

**Fill in this information to identify the case:**

Debtor 1 William Bennett Gourley

Debtor 2 Kathleen Denise Gourley  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 20-02668

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC BANK, N.A.Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 6 2 5 5

Date of payment change:  
Must be at least 21 days after date of this notice 10/01/2021

New total payment: \$ 1,133.76  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 380.47New escrow payment: \$ 380.47**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

William Bennett Gourley

First Name Middle Name Last Name

Case number (if known) 20-02668

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Vicki Pringle**

Signature

Date 08/27/2021

Print:

Vicki Pringle

First Name Middle Name Last Name

Title Default Support Specialist

Company

PNC BANK, NA

Address

3232 NEWMARK DRIVE

Number Street

MIAMISBURG

City

OH

State

45342

ZIP Code

Contact phone

866-754-0659

Email bankruptcy@pnc.com



[Redacted]

LOAN NUMBER: [Redacted]  
PREPARED: August 06, 2021

KATHLEEN D GOURLEY  
WILLIAM B GOURLEY  
125 EVERGREEN ST  
HUMMELSTOWN PA 17036-1207

CUSTOMER SERVICE 1-877-526-3603

[pnc.com/mortgagecustomercare](https://pnc.com/mortgagecustomercare)

Your Escrow Summary

Real Estate Settlement Procedures Act (RESPA) guidelines require us to provide you with an Annual Escrow Analysis Statement which includes all of your escrow disbursements from the previous year, as well as your estimated escrow disbursements for the upcoming year. All of the information that is provided on your enclosed annual escrow analysis statement is regulated by RESPA and cannot be changed. In an effort to simplify the escrow account information and monthly payment information that is calculated on the original document, we have also included this summary which will provide you with a quick snapshot of your actual escrow analysis statement. Please note that increases or decreases in your property taxes and/or insurance premiums will result in a change in your monthly payment amount, and may result in an escrow shortage or surplus.

	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Payment Effective Date	October, 2021	October, 2020
Payment Amount	\$1,133.76	\$1,177.20
<u>Monthly Payment Breakdown</u>	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Principal & Interest	\$753.29	\$753.29
Escrow Items	\$380.47	\$380.47
Escrow Surplus/Shortage Amount	\$0.00	\$43.44
Total Monthly Payment	\$1,133.76	\$1,177.20
<u>Monthly Escrow Collection Amount</u>	<u>New Monthly Collection Amount</u>	<u>Current Monthly Collection Amount</u>
Monthly Tax Amount	\$207.14	\$207.14
Monthly Insurance Amount	\$173.33	\$173.33
Monthly MIP/PMI Amount	\$0.00	\$0.00
Monthly Surplus/Shortage Amount	\$0.00	\$43.44
Total Monthly Escrow Amount	\$380.47	\$423.91
<u>Annual Escrow Collection Amount</u>	<u>New Annual Collection Amount</u>	<u>Current Annual Collection Amount</u>
Annual Tax Amount	\$2,485.66	\$2,485.66
Annual Insurance Amount	\$2,080.00	\$2,080.00
Annual MIP/PMI Amount	\$0.00	\$0.00
Total Annual Escrow Collection Amount	\$4,565.66	\$4,565.66

Please see reverse for more information and Frequently Asked Questions about escrow analysis.

Frequently Asked Questions

Why did my payment change?

An increase or decrease in your payment may be a result of an increase or decrease in your property taxes and / or insurance premiums and may result in an escrow shortage or surplus. An increase or decrease in your taxes may be due to a property reassessment, a change in the tax rate, a change in an exemption or a special assessment. An increase or decrease in your hazard insurance premium may be caused by a change in / or amount of your insurance coverage, or an increase in your insurance rate.

Can my mortgage company provide me with information concerning why there were changes in my tax payments, special assessments, or insurance premiums?

We apologize but your mortgage company does not have information as to why your taxes insurance or special assessments have changed. Please contact your local tax office or your insurance agent for further assistance.

What should I do if I receive a tax bill?

If you have an escrow account for taxes and the bill is for the current taxes due, we will obtain the tax bills from the tax collector. If you have an escrow account for taxes and the tax bill is for delinquent taxes due, please call us at 1-800-822-5626. If it is necessary to send a copy of your tax bill to us, please include your loan number and forward it to:

PNC Bank  
Attn: Tax Department-B6-YM13-01-7  
P.O. Box 1804  
Dayton, OH 45401-1804

- PA, CA, VA, MD, NJ, ID, IA, ME, and CT Customers: Supplemental or special / additional assessment tax is not escrowed. You will be responsible for paying these bills.

What should I do if I receive an insurance renewal notice and a bill requesting payment?

If you have an escrow account for insurance, please forward a copy of your bill with your loan number to:

PNC Bank, NA  
ISAOA ATIMA  
P.O. Box 7433  
Springfield, OH 45504  
1-888-229-5429

If there is a shortage in my escrow account, what should I do?

You may pay the shortage in your escrow account using the coupon attached to the escrow analysis. Upon receipt of the payment of the shortage, we will adjust your payment to reflect the lower payment amount. If you choose not to pay the shortage, the shortage will be spread over the next 12 months, interest free. In either case, your payment will be adjusted to reflect the new amount. If you currently use a coupon book for remitting your payment, a new book will be sent to you within 20 days of the original escrow analysis.

My payment is deducted from my checking account each month, if my payment changed do I need to do anything to adjust the payment amount currently being deducted?

If your payment is deducted from your checking account each month, the new payment amount will automatically be deducted from your account.

For future reference, please note the following methods available for you to contact us:

<b>Website / Online Loan Information</b> Account Access 24 hours a day – 7 days a week <a href="http://pnc.com/mortgagecustomercare">pnc.com/mortgagecustomercare</a>	<b>Voice Connect / Customer Service</b> Convenient • Toll-Free • Easy-To-Use 1-877-526-3603
---	---

Mailing Addresses:

<b>Customer Service Inquiries</b> PNC Bank, NA Attn: Customer Service Research B6-YM07-01-7 P.O. Box 1820 Dayton, OH 45401-1820	<b>Overnight / Express Mail Payments</b>  PNC Bank 350 East Devon Ave Itasca, IL 60143
--	--

PNC Bank, a division of PNC Bank, National Association



P.O. Box 1820  
Dayton, OH 45401-1820  
Website: pnc.com/mortgagecustomercare  
Customer Care Center: 1-877-526-3603

ESCROW ACCOUNT  
DISCLOSURE STATEMENT

LOAN NUMBER: [REDACTED]  
DATE: August 06, 2021

PROPERTY ADDRESS:  
125 EVERGREEN ST  
HUMMELSTOWN, PA 17036

[REDACTED]  
  
KATHLEEN D GOURLEY  
WILLIAM B GOURLEY  
125 EVERGREEN ST  
HUMMELSTOWN PA 17036-1207

CURRENT MONTHLY MORTGAGE PAYMENT	NEW PAYMENT INFORMATION
Principal & Interest753.29	Principal & Interest753.29
Escrow380.47	Escrow380.47
Prorated Escrow Shortage43.44	Total Payment1,133.76
Total Payment1,177.20	New Payment Effective Date10/01/21

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
CITY TAX	\$944.99				1,351.92	1,141.43
TAXES	\$1,540.67					
HAZARD INS	\$2,080.00					
		October			1,732.39	1,521.90
		November			2,112.86	1,902.37
		December			2,493.33	2,282.84
		January			2,873.80	2,663.31
		February			3,254.27	3,043.78
		March	CITY TAX	944.99	2,689.75	2,479.26
TOTAL DISBURSEMENTS	\$4,565.66	April			3,070.22	2,859.73
		May			3,450.69	3,240.20
DIVIDED BY 12 MONTHS		June			3,831.16	3,620.67
		July			4,211.63	4,001.14
MONTHLY ESCROW DEPOSIT	\$380.47	August	SCHOOL TAX	1,540.67	3,051.43	2,840.94
		August	HAZARD INS	2,080.00	971.43 *	760.94 **
		September			1,351.90	1,141.41
CALCULATION OF ESCROW ADJUSTMENT						
BEGINNING PROJECTED BALANCE	\$1,351.92					
BEGINNING REQUIRED BALANCE	\$1,141.43					
ESCROW SURPLUS	\$210.49					

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. Do NOT send cash by mail.

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.




INTERNET REPRINT


Your escrow account has a surplus balance of \$210.49. Due to the past due status of your loan, these funds are being retained in your escrow account. Once your loan status is current, you may contact Customer Service about your refund.



# Disclosure on Cancellation of Mortgage Insurance Premium (MIP)

You may have the option to cancel annual MIP in advance of the projected amortization date by making additional payments of Mortgage principal. To inquire about loan qualifications for early termination of MIP, send in a written request to the address listed below, or contact Customer Service.

 Call Customer Service at 1-800-822-5626, Monday-Thursday, 8:00 a.m. - 9:00 p.m. and Friday 8:00 a.m. - 5:00 p.m. ET.,

 or send a written request to the address on the statement  
PNC Bank  
P.O. Box 8736  
ATTN: Mortgage Insurance Department - B6-YM13-01-5  
Dayton, Ohio 45401-8736.

UNITED STATES BANKRUPTCY COURT  
FOR THE **Middle District of Pennsylvania**  
**(Harrisburg)**

IN RE: <b>William Bennett Gourley</b> <b>Kathleen Denise Gourley</b>		Case No. <b>20-02668</b> Judge Henry W. Van Eck Chapter 13
---	--	--

CERTIFICATE OF SERVICE OF  
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on August 27, 2021, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: **Kara Katherine Gendron**  
Trustee: **Jack N Zaharopoulos**  
Office of the United States Trustee

Further, I certify that, on August 27, 2021, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

**William Bennett Gourley**                      125 Evergreen Street Hummelstown, PA 17036  
**Kathleen Denise Gourley**

By: /s/ Vicki Pringle  
Vicki Pringle  
PNC Bank, N.A.  
3232 Newmark Drive  
Miamisburg Ohio 45342  
866-754-0659